

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: NOWAK, AGATA

§ Case No. 16-80633

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Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH D. OLSEN, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$218,000.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$6,000.00</u>
Total Distribution to Claimants: <u>\$818.07</u>	Claims Have Not Been Discharged <u>                    </u>
Total Expenses of Administration: <u>\$2,855.28</u>	

3) Total gross receipts of \$ 10,816.99 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 7,143.64 (see **Exhibit 2** ), yielded net receipts of \$3,673.35 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	2,855.28	2,855.28	2,855.28
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	818.07	818.07	818.07
<b>TOTAL DISBURSEMENTS</b>	\$0.00	\$3,673.35	\$3,673.35	\$3,673.35

4) This case was originally filed under Chapter 7 on March 16, 2016.  
The case was pending for 26 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/17/2018 By: /s/JOSEPH D. OLSEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Undisclosed note payable	1221-000	10,816.99
<b>TOTAL GROSS RECEIPTS</b>		<b>\$10,816.99</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NOWAK, AGATA	Dividend paid 100.00% on \$7,143.64; Claim# SURPLUS; Filed: \$7,143.64; Reference: 8200-002		7,143.64
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$7,143.64</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
			None			
<b>TOTAL SECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - JOSEPH D. OLSEN	2100-000	N/A	918.34	918.34	918.34
Trustee Expenses - JOSEPH D. OLSEN	2200-000	N/A	134.67	134.67	134.67
Attorney for Trustee Fees (Trustee Firm) - Attorney Joseph D Olsen	3110-000	N/A	1,567.50	1,567.50	1,567.50
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>	N/A	\$2,855.28	\$2,855.28	\$2,855.28
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**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>	N/A	\$0.00	\$0.00	\$0.00
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**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	MIDLAND FUNDING LLC	7100-000	N/A	528.88	528.88	528.88
1I	MIDLAND FUNDING LLC	7990-000	N/A	6.82	6.82	6.82
2	Capital One NA	7100-000	N/A	278.78	278.78	278.78
2I	Capital One NA	7990-000	N/A	3.59	3.59	3.59
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$0.00	\$818.07	\$818.07	\$818.07

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 16-80633

Trustee: (330400) JOSEPH D. OLSEN

Case Name: NOWAK, AGATA

Filed (f) or Converted (c): 03/16/16 (f)

§341(a) Meeting Date: 04/18/16

Period Ending: 04/17/18

Claims Bar Date: 07/29/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 615 Claymont Court, Algonquin, IL 60102-0000, Mc	215,000.00	Unknown		0.00	FA
2 Household Goods, Used Furniture and Personal Ele	2,000.00	0.00		0.00	FA
3 Costume Jewelry	500.00	0.00		0.00	FA
4 Costume Jewelry	500.00	0.00		0.00	FA
5 Int. in Ins. policies: Term Life Insurance Polic	0.00	0.00		0.00	FA
6 Undisclosed note payable (u)	0.00	12,000.00		10,816.99	FA
<b>6 Assets Totals (Excluding unknown values)</b>	<b>\$218,000.00</b>	<b>\$12,000.00</b>		<b>\$10,816.99</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

The only asset the Trustee is administering is an undisclosed note payable whereby the Debtor sold her 1/2 interest in some laundromat to a co-owner and did not disclose the existence of the business nor the account receivable on her bankruptcy petition. The Trustee had the Debtor sign a waiver of her discharge and has made a criminal referral. The Trustee is waiting for about \$3,000.00 more in payments (6 months) and will file a Final Report shortly thereafter.

The Trustee has still been collecting the monthly payments on the note payable. According to the Trustee's records there should be about 2 payments left so should of collected this account in full by February 2018 and the final report would be on file by June 30, 2018

Initial Projected Date Of Final Report (TFR): March 31, 2017

Current Projected Date Of Final Report (TFR): June 30, 2018

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 16-80633  
**Case Name:** NOWAK, AGATA

**Trustee:** JOSEPH D. OLSEN (330400)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*\*0266 - Checking Account

**Blanket Bond:** \$1,500,000.00 (per case limit)

**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*2217

**Period Ending:** 04/17/18

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/19/16	{6}	JOGA, LLC	mo. pymt on note payable	1221-000	500.00		500.00
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	490.00
06/07/16	{6}	JOGA, LLC	mo. repayment on note payable	1221-000	500.00		990.00
06/30/16	{6}	JOGA, LLC	mo. pymt on undisclosed asset	1221-000	500.00		1,490.00
06/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,480.00
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,470.00
08/05/16	{6}	JOGA, LLC	mo. pymt on A/R	1221-000	500.00		1,970.00
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,960.00
09/19/16	{6}	JOGA, LLC	mo. pymt. on note	1221-000	500.00		2,460.00
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,450.00
10/03/16	{6}	Joga LLC	monthly loan payment	1221-000	500.00		2,950.00
10/03/16	{6}	Joga LLC	monthly loan payment	1221-000	500.00		3,450.00
10/03/16	{6}	Joga LLC	Reversed Deposit 100006 1 monthly loan payment	1221-000	-500.00		2,950.00
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,940.00
11/02/16	{6}	Joga LLC	monthly loan payment	1221-000	500.00		3,440.00
11/30/16	{6}	Joga LLC	monthly loan payment	1221-000	500.00		3,940.00
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,930.00
12/27/16	{6}	Joga LLC	monthly loan payment	1221-000	500.00		4,430.00
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,420.00
01/30/17	{6}	Joga LLC	monthly loan payment	1221-000	500.00		4,920.00
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,910.00
02/27/17	{6}	Joga LLC	monthly loan payment	1221-000	500.00		5,410.00
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,400.00
03/27/17	{6}	Joga LLC	loan payment	1221-000	500.00		5,900.00
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,890.00
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,880.00
05/04/17	{6}	Joga LLC	loan payment	1221-000	500.00		6,380.00
05/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,370.00
06/01/17	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 06/01/2017 FOR CASE #16-80633, 016018067	2300-000		4.64	6,365.36
06/05/17	{6}	Joga LLA	monthly loan payment	1221-000	500.00		6,865.36
06/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,855.36
07/05/17	{6}	Joga LLC	monthly loan payment	1221-000	500.00		7,355.36
07/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.08	7,345.28
08/03/17	{6}	Joga LLC	monthly loan payment	1221-000	500.00		7,845.28

Subtotals : \$8,000.00 \$154.72

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**Case Name:** NOWAK, AGATA

**Trustee:** JOSEPH D. OLSEN (330400)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*\*0266 - Checking Account

**Blanket Bond:** \$1,500,000.00 (per case limit)

**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*2217

**Period Ending:** 04/17/18

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.26	7,833.02
09/05/17	{6}	Joga LLC	monthly loan payment	1221-000	500.00		8,333.02
09/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.44	8,321.58
10/04/17	{6}	Joga LLC	monthly loan payment	1221-000	500.00		8,821.58
10/30/17	{6}	Joga LLC	monthly loan payment	1221-000	500.00		9,321.58
10/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.38	9,308.20
11/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.38	9,294.82
12/04/17	{6}	Joga LLC	monthly loan payment	1221-000	500.00		9,794.82
12/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.47	9,781.35
01/03/18	{6}	Joga LLC	monthly loan payment	1221-000	500.00		10,281.35
01/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.12	10,265.23
02/01/18	{6}	Joga LLC	monthly loan payment	1221-000	316.99		10,582.22
03/12/18	102	JOSEPH D. OLSEN	Dividend paid 100.00% on \$134.67, Trustee Expenses; Reference:	2200-000		134.67	10,447.55
03/12/18	103	JOSEPH D. OLSEN	Dividend paid 100.00% on \$918.34, Trustee Compensation; Reference:	2100-000		918.34	9,529.21
03/12/18	104	Attorney Joseph D Olsen	Dividend paid 100.00% on \$1,567.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,567.50	7,961.71
03/12/18	105	NOWAK, AGATA	Dividend paid 100.00% on \$7,143.64; Claim# SURPLUS; Filed: \$7,143.64; Reference:	8200-002		7,143.64	818.07
03/12/18	106	Capital One NA	Combined Check for Claims#2,21			282.37	535.70
			Dividend paid 100.00% on \$278.78; Claim# 2; Filed: \$278.78	7100-000			535.70
			Dividend paid 100.00% on \$3.59; Claim# 21; Filed: \$3.59	7990-000			535.70
03/12/18	107	MIDLAND FUNDING LLC	Combined Check for Claims#1,11			535.70	0.00
			Dividend paid 100.00% on \$528.88; Claim# 1; Filed: \$528.88	7100-000			0.00
			Dividend paid 100.00% on \$6.82; Claim# 11; Filed: \$6.82	7990-000			0.00

Subtotals : \$2,816.99 \$10,662.27



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### Cash Receipts And Disbursements Record

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**Case Name:** NOWAK, AGATA

**Trustee:** JOSEPH D. OLSEN (330400)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*\*0266 - Checking Account

**Blanket Bond:** \$1,500,000.00 (per case limit)

**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*2217

**Period Ending:** 04/17/18

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

<b>ACCOUNT TOTALS</b>	<b>10,816.99</b>	<b>10,816.99</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>10,816.99</b>	<b>10,816.99</b>	
Less: Payments to Debtors		7,143.64	
<b>NET Receipts / Disbursements</b>	<b>\$10,816.99</b>	<b>\$3,673.35</b>	

Net Receipts :	10,816.99
Less Payments to Debtor :	7,143.64
Net Estate :	\$3,673.35

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****0266	10,816.99	3,673.35	0.00
	<b>\$10,816.99</b>	<b>\$3,673.35</b>	<b>\$0.00</b>